



Toolkit Index

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Few would expect that investments in women’s enterprises are increasing the risk or incidence of harmful work for children (child labor) or adults. However, [research](#) conducted by the *Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives* (RICHERS) project unveiled that as women entrepreneurs struggle to manage the labor burdens of their businesses with household tasks and unpaid care work, many are turning to those closest in reach for help—their children.

Grameen Foundation, in partnership with the American Bar Association Rule of Law Initiative and funded by the U.S. Department of Labor, Office of Child Labor, Forced Labor and Human Trafficking (OCFT), launched the RICHES project with the goals of supporting women’s enterprises responsibly, and mitigating the risk of harmful work for children and adults or the use of other negative coping strategies. To achieve this goal, RICHES has developed a toolkit for Women’s Economic Empowerment (WEE) Actors to equip them with practical ideas and tools to integrate and assess child protection and safe business practices throughout their work. For the purposes of the RICHES project, WEE Actors are any entity or individual that supports the development or expansion of women’s businesses, provides livelihood or financial services, and/or supports women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies.

This document presents a brief overview of the TOOLKIT as well as an index of the individual tools.



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The RICHS Toolkit can be implemented or used by three broad groups:

- **WEE Actor Management-level Staff:** Includes staff who lead strategy, program development, and oversight for WEE initiatives.
- **WEE Actor Frontline-level Staff:** Includes staff who work directly with women to help achieve WEE objectives and are primarily based at the field-level. Frontline-level staff may be trainers, community agents, credit officers, social workers, agricultural extension agents, among others.
- **WEE Actor Participants:** Includes women receiving services provided by WEE Actors. Participants can be women living in developing economies who own businesses, engage in livelihood activities, are clients of financial service providers, or participate in trainings to increase their access to economic opportunities. Depending on the WEE Actor, they can also be referred to as clients, beneficiaries, or members.

The **RICHS Toolkit** is organized into THREE PHASES. The key ACTIONS that can be achieved during each PHASE are summarized below:

Phases	Actions
<p>Phase 1: “Setting the Foundation” A WEE actor should start here and use these tools to build management-level awareness and understanding of organizational and program of harmful work for children and adults.</p>	<ul style="list-style-type: none"> • Build awareness among WEE Actor management-level staff of the risks to children and women’s health and safety when supporting women’s businesses or WEE activities. • Assess the risks and identify situations of harmful work for children and adults and how to remedy these issues. • Commit to Do No Harm principles when developing and/or implementing women’s economic initiatives. • Know where to go for help and where to find resources.
<p>Phase 2: “Build the Structure” includes tools that are designed to build frontline staff-level awareness and prioritize new or improved products and services.</p>	<ul style="list-style-type: none"> • Understand the issues from participants’ perspectives. • Train frontline staff on child protection and business safety and health. • Strengthen policies and practices. • Consider new or improved products and services.
<p>Phase 3: “Engage Participants” includes tools that are designed to build participant-level awareness and support their needs.</p>	<ul style="list-style-type: none"> • Build participants’ awareness of risks of doing harm while running their businesses. • Expand participants’ connections to external social and support services. • Engage households in decision-making for reducing risks of doing harm while running businesses and protecting their family. • Measure and monitor change over time.



The figure below summarizes the organization of the **RICHES Toolkit**. Each of the tools and their phase are captured. The index that follows also includes the objectives of the tool, the components of the tool, as well as the audience for whom they are designed.



Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

Start here: Use these tools to build **management-level** awareness and understanding of organizational and program risks of harmful work for children and adults.

- **Making the Case Presentation**
 - **Risk Assessments**
 - **Social Performance Management (SPM) Guide** (SPM Assessment Only)
 - **Understanding Harmful Work Training** (with Management Only)
 - **Linkages Guide** (Emergency and External Support Contact List Only)
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- **Investor's Guide** (For Investors Only)

BUILD THE STRUCTURE Phase 2

Use these tools to build **frontline staff-level** awareness and prioritize new or improved products and services.

- **Social Performance Management (SPM) Guide** (All tools)
- **Understanding Harmful Work Training** (with All Staff)
- **Market Research Guide**
- **Financial Services Guide**
- **Design Workshop**

ENGAGE PARTICIPANTS Phase 3

Use these tools to build **participant-level** awareness and support their needs.

- **Linkages Guide** (All tools)
- **Business Diagnostics Guide** (Paper + Digital Versions)
- **Intra-Household Dialogue Guide**
- **Risky Business Curriculum** (Paper + Digital Versions)
- **Monitoring and Evaluation Guide**

For more information on the toolkit, please see: <http://www.grameenfoundation.org/riches>.



RICHEs Toolkit			
Tool	Goal	Tool Type	Audience
Phase 1: Set the Foundation			
RICHEs Making the Case Presentation (1)	To make the case for integrating child protection into WEE initiatives and demonstrating practical actions WEE Actors can take to mitigate the risk that their programs can do harm.	PowerPoint presentation that can be used with WEE Management-level Staff and relevant stakeholders or independently as a learning resource.	WEE Actor Management-level Staff
RICHEs Risk Assessments (2)	To evaluate potential risks and unintended consequences of harmful work for children (child labor) and adults within specific contexts, programs, and women’s businesses. To raise awareness and encourage action of WEE Actors to diagnose and mitigate safety and health risks within women’s businesses.	Tool includes a checklist divided into two parts: <ul style="list-style-type: none"> • Part 1 evaluates risks to harmful child work; and • Part 2 evaluates safety and health risks to adults and children within specific contexts, programs, and women’s businesses. 	WEE Actor Management-level Staff (with support of Frontline-level or other support staff)
RICHEs Social Performance Management (SPM) Guide: SPM Assessment Only (Tool 1) (3)	To improve social performance management towards a stronger, Do No Harm approach.	Guide includes: <ul style="list-style-type: none"> • Tool 1: SPM Assessment Framework for Mitigating Harm • Tool 2: Example “Unintended Consequences/Negative Coping Mechanisms” Survey Questions • Tool 3: Gender Policy Template • Tool 4: Safeguarding Policy Template • Tool 5: Code of Conduct Template • Tool 6: Do No Harm Assessment for Projects, Products and Services <p>For Phase 1, use only Tool 1.</p>	WEE Actor Management-level Staff
RICHEs Understanding Harmful Work	To increase WEE Actor management-level understanding of the issues of harmful work for	The training includes two parts: <ul style="list-style-type: none"> • Part 1: Facilitators Guide (4a) 	WEE Actor Management-



RICHS Toolkit			
Tool	Goal	Tool Type	Audience
<p>Training: With Management Only (4)</p>	<p>children (child labor) and adults as they occur generally, and within women’s enterprises.</p>	<ul style="list-style-type: none"> Part 2: PowerPoint Presentation (4b) <p>Can be implemented in 2-3 hours as a self-paced training or 8 hours in an in-person, facilitated session.</p> <p>For Phase 1, conduct training with management staff only.</p>	<p>level Staff</p>
<p>RICHS Linkages Guide: Emergency and External Support Contact List Only (Step 1) (5)</p>	<p>To enable WEE, child protection, and other Actors to collaboratively provide participants a comprehensive, holistic package of services that will increase their ability to address issues of harmful work for children (child labor) and adults, and to strengthen their livelihoods.</p>	<p>Guide includes tools associated with 4 steps:</p> <ul style="list-style-type: none"> Step 1: Developing an emergency and external support contact list of local providers Step 2: Identifying needs of participants and determining if the organization can meet needs of participants Step 3: Formalizing the linkage Step 4: Managing and sustaining the linkages <p>For Phase 1, conduct Step 1 only.</p>	<p>WEE Actor Management-level (and Frontline-level staff)</p>
<p>RICHS Investors Guide (6)</p>	<p>To build the internal capacity of investors and investees regarding issues of harmful work for children (child labor) and adults throughout the investment process.</p>	<p>Guide includes 7 tools associated with the investment cycle:</p> <p><i>Screening</i></p> <ul style="list-style-type: none"> Tool 1: Investment Firm Internal Assessment Checklist <p><i>Due Diligence</i></p> <ul style="list-style-type: none"> Tool 2: Harmful Child Work and Business Safety and Health Risk Assessments Tool 3: Social Performance Management Framework for Mitigating Harm Tool 4: Safeguarding Policy Template Tool 5: Field Visit Business Diagnostic <p><i>Investment Decision</i></p> <ul style="list-style-type: none"> Tool 6: Loan Covenants Recommendations <p><i>Monitoring</i></p> <ul style="list-style-type: none"> Tool 7: Example ‘Unintended Consequences/Negative Coping 	<p>Investors and Donors</p>



RICHEs Toolkit			
Tool	Goal	Tool Type	Audience
		Mechanisms' Survey Questions	
Phase 2: Build the Structure			
RICHEs Market Research Guide (7)	To understand the local characteristics and experiences of harmful work for children (child labor) and adults within as they occur generally, and within women's enterprises, to integrate child protection into WEE Actor product and service design.	<p>Guide includes 6 tools:</p> <ul style="list-style-type: none"> • Tool 1: Guiding Questions & Resources for a Desk Review • Tool 2: Consent and Release Form • Tool 3: Focus Group Discussion (FGD) Guide for Women Participants • Tool 4: FGD Guide for Frontline-level Staff and Managers • Tool 5: Interview Guide for Child Protection Service Providers • Tool 6: Business Safety & Health Risk Diagnostic for Market Research 	WEE Actor Management- and Frontline-level Staff
RICHEs Social Performance Management (SPM) Guide: All Tools (3)	To improve social performance management towards a stronger, Do No Harm approach within WEE organizations.	<p>Guide includes 4 tools:</p> <ul style="list-style-type: none"> • Tool 1: SPM Assessment Framework for Mitigating Harm • Tool 2: Example "Unintended Consequences/Negative Coping Mechanisms" Survey Questions • Tool 3: Gender Policy Template • Tool 4: Safeguarding Policy Template • Tool 5: Code of Conduct Template • Tool 6: Do No Harm Assessment for Projects, Products and Services <p>For Phase 2, use all tools in the guide. Tool 1 is started in Phase 1 but can be used to develop action plans in Phase 2.</p>	WEE Actor Management-level Staff
Financial Products and Services Guide (8)	To improve the design and implementation of financial services so that they have better uptake and use and create more benefit to women entrepreneurs and their families and so that they Do No	<p>Includes:</p> <ul style="list-style-type: none"> • a Word document that presents an infographic as a means for navigating the evidence of the link between harmful child work and financial services and demonstrating a pathway for financial services providers to improve financial service design (8a) 	WEE Actor Management-level Staff



RICHES Toolkit			
Tool	Goal	Tool Type	Audience
	Harm.	<ul style="list-style-type: none"> a manuscript under consideration for a peer-reviewed publication (8b) 	
RICHES Understanding Harmful Work Training: With Frontline or All Staff (4)	To increase WEE Actor frontline-level staff understanding of the issues of harmful work for children (child labor) and adults as they occur generally, and within women’s enterprises.	<p>The training includes two parts:</p> <ul style="list-style-type: none"> Part 1: Facilitators Guide (4a) Part 2: PowerPoint Presentation (4b) <p>Can be implemented in 2-3 hours as a self-paced training or 8 hours in an in-person, facilitated session.</p> <p>For Phase 2, cascade training to frontline and other relevant staff.</p>	WEE Actor Frontline-level Staff
RICHES Design Workshop (9)	To develop solutions to address the potential negative consequences that occur with WEE initiatives, including harmful work for children (child labor) and adults.	<p>Includes:</p> <ul style="list-style-type: none"> A Facilitation Guide A PowerPoint presentation 	WEE Actor Management-level Staff (and Frontline-level staff)
Phase 3: Engage Participants			
RICHES Linkages Guide: All Tools (5)	To support creating long-term alliances between WEE Actors and child protection actors.	<p>Guide includes tools associated with 4 steps:</p> <ul style="list-style-type: none"> Step 1: Developing an emergency and external support contact list of local providers Step 2: Identifying needs of participants and determining if the organization can meet needs of participants Step 3: Formalizing the linkage Step 4: Managing and sustaining the linkages <p>For Phase 3, use all tools in the guide. Tool 1 is started in Phase 1, but can be used to develop action plans in Phase 3.</p>	WEE Actor Management-level and Frontline-level Staff
RICHES Business	Diagnose and mitigate safety and health risks within women’s businesses.	<p>Guide includes 4 tools:</p> <ul style="list-style-type: none"> Tool 1: Business Safety & Health Risk Diagnostic for Frontline- 	WEE Actor Frontline-level



RICHS Toolkit													
Tool	Goal	Tool Type	Audience										
Diagnostics Guide (10)		level Staff <ul style="list-style-type: none"> • Tool 2: Business Safety & Health Risk Diagnostic for Entrepreneurs • Tool 3: Business Safety & Health Risk Diagnostic for Entrepreneurs – Graphic Only • Tool 4: Business Safety & Health Risk Diagnostic for Entrepreneurs – Digital Version 	Staff with WEE Actor Participants										
RICHS Risky Business Curriculum (11)	To improve awareness among women entrepreneurs and their families supported by WEE Actors to the recognize signs of harmful work for children (child labor) and adults within their businesses and other income-generating activities and to devise solutions to mitigate harm.	Includes 2 types of tools: A paper-based curriculum for in-person training and digital training facilitated through 7-taps. <p>The paper-based curriculum includes 3 parts:</p> <ul style="list-style-type: none"> • Part 1: Training of Trainer’s Guide and Adaptation Guide (11a) • Part 2: Facilitator’s Guide to be used with Participants (11b) • Part 3: A Picture Packet to support visuals during education sessions (11c) <p>The digital training builds on content covered in the Facilitator’s Guide and can be accessed in two ways: through a microlearning platform called 7-taps and by accessing individual videos through Youtube. Links to access the digital curriculum by language are below:</p> <table border="1"> <thead> <tr> <th>7-taps</th> <th>YouTube Videos</th> </tr> </thead> <tbody> <tr> <td>English</td> <td>English</td> </tr> <tr> <td>French</td> <td>French</td> </tr> <tr> <td>Spanish</td> <td>Spanish</td> </tr> <tr> <td>Filipino</td> <td>Filipino</td> </tr> </tbody> </table>	7-taps	YouTube Videos	English	English	French	French	Spanish	Spanish	Filipino	Filipino	WEE Actor Frontline-level Staff with WEE Actor Participants
7-taps	YouTube Videos												
English	English												
French	French												
Spanish	Spanish												
Filipino	Filipino												
RICHS Intra-Household Dialogue Guide (12)	To improve household communication and decision-making among WEE Actor participants, their families, and communities, regarding harmful work for children	Guide includes 4 sessions: <ul style="list-style-type: none"> • Session 1: Introduction – Planting the Seeds for Our Children’s Future • Session 2: Understanding Our Household Dynamics • Session 3: Keeping Our Businesses Safe and Healthy 	WEE Actor Frontline-level Staff with WEE Actor Participants										



RICHS Toolkit			
Tool	Goal	Tool Type	Audience
	(child labor) and adults.	<ul style="list-style-type: none"> • Session 4: Ensuring Child-Friendly Businesses Guide includes instructions for adapting sessions to local context.	
RICHS Monitoring and Evaluation Guide (13)	To understand the short- and long-term impacts anticipated from the use of the RICHS Toolkit.	There are two Parts to the M&E Guide. The Guide, Part 1, includes 9 tools: (13a) <ul style="list-style-type: none"> • Tool 1: Risky Business Curriculum Training Plan • Tool 2: Risky Business Training Attendance Sheet • Tool 3: Risky Business Training Attendance Summary • Tool 4: Checklist for Observing a Risky Business Technical Learning Conversation • Tool 5: Risky Business Session-Specific Focus Group Discussion Guide • Tool 6: Risky Business Complete Curriculum Focus Group Discussion • Tool 7: Risky Business Curriculum Pre- and Post-test Mini-surveys • Tool 8: Impact Survey Instrument • Tool 9: Understanding Child Labor and Working Conditions Training Evaluation Tools • Tool 10: Intra-household Dialogue Guide – Session Evaluations Part 2, includes a replica of Tools 1-3 in an Excel format to facilitate data entry/collection. (13b)	WEE Actor M&E Staff, Training Supervisors, Other Program Management Staff